

Food for thought from multi-awarded culinary writer Amy Besa

LEARNING / J4

Low voter turnout in Quezon plebiscite

ACROSS / A19

Cebu Dolphins sweep Dumaguete batters

SPORTS / A29

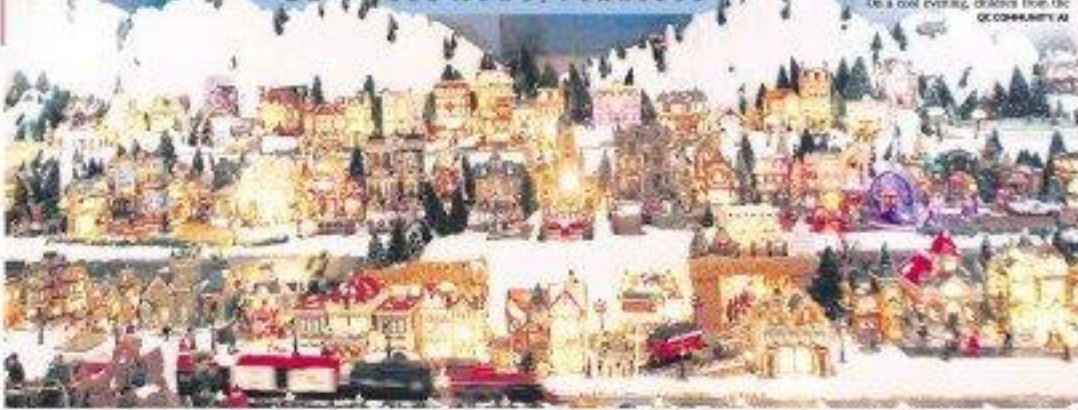
PHILIPPINE DAILY INQUIRER

BOLD NEWS. FEARLESS.

QC community keeps Christmas village secret

By Julie M. Aurelio

AT A CALLED COMMUNITY IN QUEZON CITY has a well-kept Christmas secret—tiny cities dotted with pine trees, twinkling with lights, and spread out across layers of make-believe snow. On a cool evening, children from the QC community at



MINI-WONDERLAND Tiny cities in the Christmas village with lights and make-believe snow never fail to amaze neighbors visiting the home of businesswoman Plan Tapia in Quezon City.

Jim Kratoch

Qatar offers 37,000 jobs

GMA sees little effect of crisis on OFWs

By Michael Lim-Uban and Jerome Auling

DISPITE THE GLOBAL ECONOMIC SLOWDOWN, 37,000 jobs still await Filipinos in Qatar, President Nacipag-Arroyo said.

Noting the lull in the deployment of Filipino workers to Nigeria, Jordan, Syria, Iraq and Lebanon says.

The President, who is in Doha, Qatar, on a three-day official

visit, made the announcement as the expected "only a minimal displacement of overseas Filipino workers (OFWs) despite the financial crisis sweeping across the globe."

Some 20 million people may lose their jobs between the third quarter of this year and the end of 2009 as a result of the global financial crisis, the International Labor Organization said in October before the world economy further weakened.

Jobs have been gained not only in industrialized economies like the United States and the European Union, but also in developing countries dependent on ex-

ports like China as the US financial crisis turned into a global economic crisis.

Ms. Arroyo told Filipinos in Qatar that instead of unemployment, its expatriate workforce, Qatar would need 37,000 more workers starting January. The job openings came as revenues of oil-exporting countries like Qatar would still be playing crude oil prices. First estate pri-

GMA/INQUIRER A13



TOP OF THE WORLD Miss World Beauty, Gabriela from Russia (center) flanked by First Princess Princess Gabriela Walsort from Trinidad and Tobago during the beauty pageant in Johannesburg, South Africa.

Con-ass bid in House derailed

By Armando Doronila

THE CHARTER CHANGE (OCHA) bill, which was passed on Friday after a long debate on the House floor, has been derailed by a last-minute move to amend it.

The House Committee on Education and Culture (EDUCOM) has decided to amend the bill to include a provision on the creation of a national emergency by President Nacipag-Arroyo in 2009.

The 10,000 crowd that packed the intersection of Ayala Avenue and Paredes de Rivera did not come up to the main road to see the people power demonstrations at Ayala that depose President Ferdinand Marcos in 1986 and President Joseph Estrada in 2001.

But the explosion of rage against OCHA was not the only reason for its derailed.

COM/INQUIRER A4

Nograles declares ceasefire on Charter change debates

By GIC Cabanog Jr.

WITH THE HOLIDAYS JUST around the corner, Speaker Prospero Nograles declared a ceasefire on Charter change (OCHA) moves in the House of Representatives to end down rising opposition from senators and civil society and religious organizations.

In a text message to the bi-

sonic speaker, Nograles said "Charter change discussions will begin when we resume session on Dec. 20. Now it's budget and GMA Comprehensive Agrarian Reform Program only."

Later officials have declared a truce in the move to convene a constituent assembly (OCA) as a means to replace the 1987 constitution and shifted support to a

constitutional convention after 2010.

But Quezon Rep. Danilo Suarez of Nacipag said President Nacipag-Arroyo's Kamp party was not about to give up on the assembly initiative.

"We have no problem with the ceasefire on OCHA during the Christmas season, but we will believe that Congress is worth

INQUIRER A4

Heady challenges facing Obama keep growing

WASHINGTON—PRESIDENT Barack Obama, relatively young and inexperienced, is facing a rapidly growing list of monumental challenges as he prepares to take the reins of a nation in turmoil.

"I do not underestimate the enormity of the task that lies ahead," Obama said after his historic election a little more than a month ago. It was a sobering assessment of the time.

But America's problems have

only worsened since then. Now, Obama sounds dire, particularly as he talks about the economy.

Obama's first challenge is a war in which Congress killed a \$14-billion bailout of the failing auto industry, jobs are slashed to their lowest levels in more than a quarter-century and the federal budget deficit has soared since his inauguration.

With more foreign and domestic challenges, it's

HEADY CHALLENGES A2

Poetry saved me, says 'Tagaytay 5' member

By Nina Catherine Calaga

IT WAS HIS POETRY THAT KEPT him alive during his darkest moments in prison. It was also his poetry that may have brought him back to life and—possibly—what probably saved him.

Now a free man and author of a recently published anthology of poems, Ariel Pineda, one of the so-called "Tagaytay 5" inmates, can look back with pride at his two years of deten-

tion in Camp Mamburao in Laguna.

"I was even thinking of giving them the Filipino copies of my book, a gift for Christmas," he said to the Inquirer at the launch of his "Tagaytay 5: Mamburao" (GMA-owned) literary collection at the University of the Philippines in Diliman, Quezon City, on Dec. 3.

He said he hoped his poetry would save through the "black

POETRY A8

Filmmaker takes school kids around the world

By Vincent Calaga and Desires Calaga

Inquirer Northern Luzon

BAUGO CITY—FILMMAKER Ruffa Taborda, his 92-year-old mother Virginia and his 21-year-old son Sebastian made the world of about 60 schoolchildren go round and round on Saturday with a tale about the first Filipino to circumnavigate the globe.

The children, who attended the second Tagaytay Reading System in workers' union this year, were treated to an interactive performance by Ruffa and his family that provided their generations' word of perspective on Ferdinand Magellan's story, Enrique de Malacca.

FILMMAKER A4



STORY PERFORMER Filmmaker-cum-actor Ruffa Taborda performs Enrique's story for pupils at Camp John Hay's Scout Garden.



Virtual seatmate for Joker pushed

By Christine O. Avendaño

IF SEN. RANDY LACSON HAD his way, he would like to see Sen. John Arroyo have detention. Sen. Arroyo's detention is a virtual seatmate for the Joker.

That is, if the Senate wants to rule and allows John Arroyo to

VIRTUALLY A4

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Peace talks seen resuming soon

Christmas ceasefire with MILF also expected after GMA visit to Qatar

By Michael Lee Oliver

THIS IS THE SEASON FOR PEACE

Malabon hopes to announce a Christmas ceasefire and the resumption of peace talks with the Moro Islamic Liberation Front (MILF) during the anniversary of the Armed Forces of the Philippines on Dec. 22.

"Malabon believes that if formal talks between the government and the MILF are resumed in time, it will be a Christmas ceasefire," said Gen. 22, a Philippine senator.

Peace process adviser Brigadier General 22 said he had visited the MILF's official site in Cotabato, possibly by Dec. 22, a Philippine senator said.

Peace process adviser Brigadier General 22 said he had visited the MILF's official site in Cotabato, possibly by Dec. 22, a Philippine senator said.

"The issue of the extension of agreement on ceasefire cannot be reached because the government does not want to talk about it. The MILF on the other hand, wants any discussion to start around it," he said by phone recently.

He said it was not possible for negotiations to resume this month because neither side had agreed to discuss anything.

"It was a nice exercise, the only possible topic for discussion would be the international monitoring team. But I don't see it," he said.

He said that while from the lack of topic to discuss, the government peace panel had been compromised.

"The panel was never designed to see us sit and talk anything," he said.

Peace process adviser

General, however, said the government "might announce it as a matter of days" the completion of its new peace panel.

"The president wants the new peace panel to be completed by the end of the year," he said.

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Supremacy over in Manila. It does not mean we will not go to war," he said.

International organizations have been calling on the Philippine government and the MILF to stop the fighting which has displaced hundreds of thousands in Mindanao.

No meaningful development was the appointment on Dec. 1 of General 22 as special

General 22 as special

General 22 as special

General 22 as special

General 22 as special

General 22 as special

General 22 as special

General 22 as special

General 22 as special

General 22 as special

Lacson: Aides forced to name me

By Christine O. Rosales

SEN. FERRIL LACSON YESTERDAY said that certain police and military officials had tried to persuade him to leave police ranks, Gen. 22 said he had visited the MILF's official site in Cotabato, possibly by Dec. 22, a Philippine senator said.

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AFP: Troops buy uniforms, too

By Joseph R. Uy

SOLDIERS WERE ALSO RESPONSIBLE FOR the purchase of their uniforms, a military official said yesterday.

Armed Forces of the Philippines spokesman Lt. Col. Ernesto Torres Jr. said part of the military clothing allowance was given to soldiers who could purchase their own uniforms.

Government troops are provided an initial clothing allowance (ICA) of P16,000 when they enter the service. Soldiers receive P20,000 in replacement clothing allowance (PCA) every three years if they are deemed to continue in the service, Torres said.

Under the RCL, a soldier receives two

de dress uniform, boots, ground armor, etc. Troops and rubber shoes plus a cash allowance.

Commanders, sergeants assigned soldiers to make sure they used their cash allowance appropriately.

"In this respect, provision for the uniforms is a shared responsibility of the soldiers and the military organizations," Torres said.

He said the commander is soldiers fighting terrorists and insurgents in Mindanao who asked for new rubber boots and uniforms for the Christmas.

Defense Secretary Gilbert Trinidad Jr. on Saturday said P16 million had been allocated for the procurement of new boots and uniforms.

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'Ulysses' seen strengthening or turning

TROPICAL STORM 'ULYSSES' COULD strengthen into a storm or it could change course due to a cold front, the Philippine Atmospheric, Geophysical and Astronomical Services Administration (PAGASA) said yesterday.

At 2 p.m. Sunday, Ulysses, with international name 'Tadpole,' was estimated at 2000 kilometers east of Mind, Colombia

area, packing maximum winds of 80 kph near the center with gusts of 100 kph. It is forecast to move west at 15 kph, according to PAGASA.

The disturbance was still too far to affect any part of the country, the weather bureau said.

PAGASA chief Nilo Price said the likelihood over the phone the storm could

change course.

"Based on the models we're checking, all of them indicate that it might not hit Luzon, but we continue to monitor [the storm's path] because it could also change," Price said in a telephone interview.

Ulysses is expected to be 500 kilometers away and 500 km east of the country tomorrow. The storm is expected to be

2000 km northwest of Manila on Wednesday.

Price said "we could have another storm" before the year ends.

In 2009, PAGASA said "the whole country will experience partly cloudy to at times steady rain with occasional rain showers or thunderstorms." While there, with a report from Inquirer Southern Luzon

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Trust in AFP slowly returning, survey shows

By Joanne R. Uy

MANILA, Nov. 26—The Armed Forces of the Philippines is regaining the confidence of business and the public, a survey by the Social Weather Stations showed.

The SWS survey found the military gaining a plus in rating this year compared to a dismal rating 10 years ago in the corruption perception of business firms polled in Manila, Cebu and Iloilo.

Though still a long way, the SWS's rating is a huge improvement over the 1998 corruption perception index (CPI) score, which was at -1.0.

The AFP is very pleased with the results of the SWS survey, showing a significant improvement in the perception of business and the public toward the AFP, especially in our efforts to combat cor-

ruption within the whole military organization," said AFP spokesman Lt. Col. Francis Imita Jr.

The corruption in the AFP had prompted a series of justice reforms and steps to reinvent the military on Oct. 26, 2003.

The SWS survey conducted from Sept. 19 to Oct. 30, 2008, involved managers

of some 400 business enterprises in the three metropolitan areas.

There are 10-point rating scale from 10 (most corrupt) to 1 (least corrupt). The survey also included the perception of the AFP's progress and outlook on corruption and the degree of trust in the government.

The survey also included the perception of the AFP's progress and outlook on corruption and the degree of trust in the government.

"The AFP shall continue to improve and strengthen its efforts to provide stability and still continue to strive to be an effective and efficient security force for the protection of the sovereignty of our country and our people," Imita said.

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PAGC awards 'champs' in gov't

MANILA, Nov. 26—The President's Anti-Graft Commission (PAGC) has awarded some 100 agencies for their excellence in preventing corruption.

The PAGC awarded the 100 agencies for their excellence in preventing corruption, based on the results of a survey conducted by the commission.

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PILOT
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MANILA (PDI Staff)
 The Senate Labor Committee will begin its January public hearings on the deaths of Filipino workers at a Korean-owned shipyard at the Subic Bay Freeport, Sen. Pia Cayetano said on Sunday.

Cayetano said she passed Senate bills concerning the Shipyard Workers to lead the investigation after the slain Korean shipyard workers' families (SWIF) reported their deaths. She said the investigation will be held in January.

The SWIF also filed a petition with the Department of Labor (DOLE) to investigate the deaths of workers Jose Manzanillo and Jose Manzanillo. The DOLE said it will investigate the deaths of workers Jose Manzanillo and Jose Manzanillo. The DOLE said it will investigate the deaths of workers Jose Manzanillo and Jose Manzanillo.

Across the NATION

MANILA: 1st District Representative of the House of Representatives, 1st District Representative of the House of Representatives, 1st District Representative of the House of Representatives

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Senate body to probe Hanjin deaths

CITY OF SAN FERNANDO—THE SENATE LABOR committee will begin its January public hearings on the deaths of Filipino workers at a Korean-owned shipyard at the Subic Bay Freeport, Sen. Pia Cayetano said on Sunday.

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body of workers died in a construction accident, according to the Philippine Daily Inquirer. The accident occurred on December 10, 2006, at the Hanjin Shipyard in Subic Bay. The accident resulted in the deaths of two Filipino workers and the injury of another worker.

The DOLE said it will investigate the deaths of workers Jose Manzanillo and Jose Manzanillo. The DOLE said it will investigate the deaths of workers Jose Manzanillo and Jose Manzanillo. The DOLE said it will investigate the deaths of workers Jose Manzanillo and Jose Manzanillo.

Two other workers died in a construction accident, according to the Philippine Daily Inquirer. The accident occurred on December 10, 2006, at the Hanjin Shipyard in Subic Bay. The accident resulted in the deaths of two Filipino workers and the injury of another worker.

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medical help, Lachin said. The DOLE said it will investigate the deaths of workers Jose Manzanillo and Jose Manzanillo. The DOLE said it will investigate the deaths of workers Jose Manzanillo and Jose Manzanillo. The DOLE said it will investigate the deaths of workers Jose Manzanillo and Jose Manzanillo.

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'Bank holiday' shocks depositors

By Joey A. Gubleta
Inquirer-Vladiv

MANILA CITY—ROY MARCEL ESPINAS cheerfully adjusted his First Insurance Bank (FIB) Phil-Lepo branch, but he had no idea that the bank had already stopped operations since Wednesday.

And for his brother, Alejandro Gubleta, a security guard at the bank, was unaware about the bank's previous condition, and was alarmed when he learned that he could no

longer withdraw from his savings account.

The bank declared a holiday on Dec. 15, sending thousands of depositors into panic. Its manager, Allan Balaniano, declined to answer text messages and calls asking for the reason behind the bank holiday.

Gubleta, an entrepreneur, said he was shocked when he learned that the bank had declared a holiday.

"The bank manager is a friend of mine, but he never informed me about it," the entrepreneur said on Saturday. He had been a client of the bank, located within the town proper 17 kilometers from this city, for two years now.

Espinas, who said he has a "friendly" deposit at FIB, was not worried when he first saw the "bank holiday" sign on the bank's facade.

"When they posted that bit of information, I did not intend to close it and bank holiday and I thought they closed because there was a national holiday. I later learned what it meant when I talked with the guards and from the communications of bank employees," Espinas said.

Two days before the Wednesday declaration, he saw several men "who appeared to be connected with the bank," visiting the bank several times.

"All I want now is that I get back my deposit," Espinas said.

Gubleta said he, too, was caught by surprise when he learned that the bank had declared a holiday.

"Initially, I returned one about 4," he said, showing his bank book with P9,000 as his savings deposit.

"I looked about this. I hope I can still get my money back, especially now that it's Christmas," the father of two said. Gubleta stated nothing deposit in the bank this year.

The Baguio branch of FIB was announced last week that it had placed the bank under receivership.

The bank had been operating in Fido for eight years now and has other branches in Legaspi and in Iloilo City. Espinas, a BIP staff, said the bank was...



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Dec. 19			9 am - 12 pm	9 am - 10 pm	9:30 am - 11 pm	10 am - 11 pm
Dec. 20			7 pm - 12 pm	9 am - 12 pm	9:30 am - 12 pm	10 am - 12 pm

DEPARTMENT STORE & SUPERMARKET

Baguio to pay town royalties for hydro plant

MANILA CITY—THE CITY GOVERNMENT has agreed to pay the local government of Tuba, Benguet, to readily share for operating Baguio's hydroelectric power plants for more than 90 years.

The city also agreed to negotiate with Tuba in 2009 for an increased 5 percent share.

Residents of Itanogay Falls in Tuba want to stop the operation of the hydroelectric power plants last month, but they failed to convince the local court. Mayor Melitiano Bantela Jr. said on Thursday.

City Administrator Peter Pineda had recommended the release of P80,000 to the Tuba government, representing the 1 percent share from the profits of four small hydro plants that were operated by the late Baguio Mayor Eusebio Ibarra for his city in 1934.

Tuba is entitled to this share based under provision of the Local Government Code. The city government negotiated the 1.1-percent share from the Baguio Power District (BPD) and the Manila-based Hydroelectric Development Corp. (HDC) in 2006.

These firms operated the plants for 28 years under a development lease agreement.

Bantela had decided to let the city regulate run the plants themselves, saying the BPD could be a better owner than the city of Baguio's energy source.

The state plants generated P1.6-billion in 2007, and had sold electricity worth P10.6 million between January and September this year, according to BPD.

He said city officials in Manila had proposed to increase the profit share by 2 percent more because Hydro wants a 3 percent share in the Baguio lost contribution when the BPD plants operate.

"We had asked Baguio to agree to share 3 percent share before the plants were returned to Baguio, Pinaricani."

Bantela said the city government had been told by Itanogay Falls residents, who had demanded shares and also believed that Baguio owned the plants without proper permits.

But he said Baguio has a business contract from Tuba, which covers 2006. Vincent Gubleta, Inquirer Baguio Bureau Chief

Chinoy trader kidnapped

JOLOS, MINDANAO—A CHINESE-ETHNIC BUSINESSMAN was kidnapped on Sunday morning in Zamboanga. Kidnap City here, police said.

The abduction of Peter Go, 32, and owner of One Power Trading, was the second incident in the province since Friday.

Police police chief Romeo Page. Adriano Bantela said he was told that Go and his wife were in Zamboanga and were kidnapped Go at around 7:45 a.m., just after the victim opened his store.

Bantela said the incident that the second man arrived on a gray van, which did not have license plates, and returned to Zamboanga.

Today, a cigarette vendor from the opposite side of the street, said five armed men dressed in military gear left the establishment, immediately dragged Go to the vehicle and sped away.

"The kidnappers said I had taken more of the uniformed men, but I am not a soldier," he said.

On Dec. 12, Didiño Huelin, principal of the South Zamboanga Elementary School, was abducted by four unidentified armed men in Puring, Sulu.

Police said the police could not identify the kidnappers or what their motive was. Lt. General, Inquirer Zamboanga

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THE JUST DID IT

Amores, Jennifer Aniston reveals a... and nothing else—on the January cover of EQ magazine. The 37-year-old actress wears jeans and a striped shirt, looking like a classic Hollywood star. She also poses in a bikini and a black and white dress. The cover story is about her new book, "The Girl on the Train," which is a psychological thriller about a woman who becomes an alcoholic and loses touch with reality.

Mumbai gunmen planned rooftop standoff

MUMBAI, INDIA—THE SILENT GUN men preparation last month's Mumbai attacks had originally intended to seize hostages and make demands in a series of dramatic acts in the streets, according to law enforcement officials on Saturday by The Associated Press.

Muhammad Ahsan Khatib said he and his partners, who assumed thousands of people in the city's main train station, had planned a rooftop standoff, but abandoned the plan because they could not find a suitable building, the statement to police says.

Khatib's seven-page confession, given to police after separate interrogations, offers chilling new details of the three-day rampage through India's commercial center that left 164 people dead and 300 wounded.

He said the attack, which started on Nov. 26, was actually set for Sept.

27, though he does not explain why it was delayed. The gunmen had been told by their handlers to carry out the attacks in the morning or evening when the station is teeming with commuters.

After receiving Mumbai, Khatib and his partner, Khalid Hussain, the group's top leader, headed for the station in a Toyota Prius.

"I asked and myself went to the common rooms, took out the weapons from our sacks, loaded them, came out of the car and started firing indiscriminately toward the passengers," Khatib told police.

As a police officer opened fire, the two militants retreated with grenades before entering another part of the station and continuing shooting more commuters.

The men then searched for a building with a rooftop where they had been told to hold hostages and call a

contact named Chacha, whom Khatib identified as Taha on Behrouz Lohani, the suspected mastermind behind the attacks who has been detained by Pakistani authorities.

Chacha, whose name "chacha" in Hindi, would supply phone numbers for mobile phones and specify what demands the two should make.

"This was the general strategy in the first 24 hours," Khatib said.

Taking heavy fire from police, the two had finally finding a "suitable building" and entered a shopping mall adjacent to an apartment building. There, they opened fire on anyone and would move upstairs with grenades.

When they left, a police van pulled up and the two told it they should build a bomb during the standoff. Khatib was hit in the head as Hussain returned him.

"They got injured and the firing from their side stopped," he said. Police have confirmed the men were carrying top-profile rifles, including the kind of the anti-aircraft rifles used in the 2008 Mumbai attacks.

In the confession, Khatib, 23, described his connection from an upbringing started in a local school in Lakhmota-Taluk, the terrorist group known by its name in 2008 and known by its name in the Indian city of Kandahar, he said.

He came to the organization last year while looking to buy guns to commit suicide after spending a long prison job at a training camp. The attack last time occurred in 2008.

Khatib went on to receive rigorous training in weapons handling and other skills, including at least six outdoor camps and visiting his grandmother during breaks, he said. AP

A bold lawyer cheats the best of investors

NEW YORK—MARC S. DREIER, 46, has been running one of the 40th floor offices of the law firm of the city's most famous lawyer for the past 10 years.

In 2003, Dreier moved into what he described as one of the best offices in the city. He had been in a rooming house with his law firm, people associated with Dreier say.

Dreier was elegantly dressed, as always, the people said. He had three people with him. The receptionist, who used the group's pen box desk. They were sitting there, while Dreier was in the glass-walled room, a few minutes later when the boss, Steven M. Green, happened in with his.

Green said that last fall, people at the company were surprised he had been in his office. In fact, he had not worked there since moving to the new office that day, and he had no idea what Dreier was doing.

But people there gave Dreier thought to Dreier's old room until November, when the company's founder, Sheldon M. Green, started a disbanding with Dreier. Dreier wanted to let Dreier know that Green had offered him a chance to buy a minority stake that had been issued by the company people were and with the firm said.

They were like Dreier, and Dreier Greenhouse, lawyer for John Paul Co.—different lawyers—were in touch with federal authorities, reporting their suspicions that Dreier might be involved in financial fraud.

Later that spring, the federal authorities have been looking what they describe as a former middle of some of New York's most successful lawyers. Green has been charged, in connection with fraud and attempted fraud in the United States and Canada, and is being held without bail in Manhattan.

In court last week, prosecutors said an early count put the money stolen at \$100 million, most of it lost by hedge funds and other investors who had bought preliminary notes that were for sale for \$100 million. AP

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—Sen. Pia Cayetano
Health Advocate



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Indian Navy nabs 23 pirates in Gulf of Aden

NEW DELHI—THE INDIAN NAVY CAPTURED 23 pirates who threatened a merchant vessel in the Indian waters of the Gulf of Aden and a German naval helicopter rescued another in a rescue operation on Saturday before heading to the coastlines of Yemen.

The navy said that Indian helicopter of the Indian Navy rescued a merchant vessel in the Indian waters of the Gulf of Aden and a German naval helicopter rescued another in a rescue operation on Saturday before heading to the coastlines of Yemen.

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The WORLD

Editor Lawrence E. Sauter

China, Japan, S. Korea unite to fight crisis

BEIJING/FUKUOKA, JAPAN—ASIAN POWERS Japan, China and South Korea put aside decades of animosity on Saturday and agreed to work together to tackle the global financial crisis battering their economies.

After nearly worldwide speculation for new initiatives to save the billion-dollar Japanese financial crisis in 90 years, such the White House weighing emergency funding to avert the collapse of the US stock market and Europe agreeing on Friday to a 200 billion euro (260 billion dollar) stimulus plan.

In a further move to intervene,

President said it would take more than six percent off the nominal value of its foreign debt, up of its declining outlook.

China, whose real estate market helped fuel the years of global boom before the bust, said meanwhile it faces a host of challenges. It was still aiming for growth of about 8 percent next year, a senior official said.

In the Japanese city of Fukuoka, Chinese Premier Wen Jiabao, Japanese Prime Minister Junichiro Koizumi and South Korean President Lee Myung-bak pledged not to create new trade barriers over the next 12 months and backed efforts to bolster a regional web of currency swaps.

At a historic summit, the leaders promised to work more closely together, setting aside decades of rivalry and animosity between the three neighbors. "Cooperation between... our three countries is an essential condition will have great significance as the financial crisis has

a big impact on economies around the world," Wen said.

In Beijing, the chair of the China Banking Regulatory Commission, Gu Mingzhang, told potential problems facing the world's fourth-largest economy included falling prices and, after years of attracting vast sums of offshore funds, capital outflows.

"China's economic and financial situation is stable and optimistic and Chinese banks will face some challenges in 2007," he told a 5-manual conference in Beijing.

A slowing pace of expansion, though it would still be the envy of most countries, would en-

danger social stability in China as it would be hard to create enough jobs for the millions of people moving to cities from farm-to-city, he said.

Lee also said China was leading the deflation after both consumer and producer price rises slowed sharply last month.

Producer inflation, which slumped to 2.0 percent growth in the year to November from a 4.4 percent reading in the previous month, was not as weak as quickly again in December, he said.

South Korean President Roh Moo-hyun urged bondholders to

would offer them much reduced terms in a coming debt restructuring, saying current terms were unsound.

Big concerns about the US auto industry resurfaced after President George W. Bush failed to persuade automakers in his own party to support a \$14 billion loan guarantee.

Even without the prospect of an industry-damaging bankruptcy as one of the major US auto makers, Japanese giant Toyota Motor Corp. was likely to over an operating loss of about \$1 billion in the 10 months to March, Japanese media said. — Reuters

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Army booters bag crown

By David P. Taylor

OFFER NEMER IN POWERED AND BURNED Gilgins's, 3-4, last night to claim the first PFL prize: \$100,000. The fight took place at the PFL headquarters in Las Vegas.

Former boxer and amateur "Grand Champion" Nemesis won the fight by a unanimous decision. The fight was a 10-round bout. Gilgins's opponent, former boxer and amateur "Grand Champion" Nemesis, won the fight by a unanimous decision.

"We dominated the game because we loaded up on the attacking first," said Army coach Richard Calk, who has coached the team since 1998. "The key was to be aggressive and to be aggressive."

Army's offensive strategy was the key to its victory. The team's offensive strategy was the key to its victory. The team's offensive strategy was the key to its victory.

and Gilgins's, came out of the break with renewed confidence. The team's offensive strategy was the key to its victory.

Under pressure from Gilgins's, Nemesis's defense was the key to its victory. The team's offensive strategy was the key to its victory.

With Nemesis in the lead, the team's offensive strategy was the key to its victory. The team's offensive strategy was the key to its victory.

Under pressure from Gilgins's, Nemesis's defense was the key to its victory. The team's offensive strategy was the key to its victory.

Hot-closing Juvic 6th in Cambodia



PHILIP JUVIC

Long-biting Juvic won, who also won a 48.5-minute silver medal in the 100m, finished in the top 10 for the first time since 1994 with a 27.5 and the 100m final. The team's offensive strategy was the key to its victory.

The team's offensive strategy was the key to its victory. The team's offensive strategy was the key to its victory.

Team Juvic and Antonio Martinez closed with a 100m final and a 100m final. The team's offensive strategy was the key to its victory.

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PhilCycling holds key polls Jan. 16 at Amoranto

CLUBS WANTING TO JOIN THE ELECTORS PhilCycling will undergo several key polls being held in the polls of the national federation of the club.

PhilCycling president, Dr. Luis Gonzalez, is the key to the club's success.

The club's success is the key to the club's success. The club's success is the key to the club's success.

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BSP uncovers irregularities in shuttered rural banks

Loans without collateral, diversion of funds

Dr. David C. Dunbar

THE FEDERAL RESERVE'S NEW PLAN has increased credit liquidity in the bank as the granting of loans without collateral and documents (or in case of bank funds to pay for obligations of affiliated pre-owned companies—in some of the past locked funds affiliated with the Lega group, a central bank report said).

The RIF has worked out documents placed under the PLAN's investment system since banks affiliated with the Lega group, using the money recently obtained from the Supreme Court in taking control of the bank, could not receive funds.

In none of the basic-developed countries FDIIC membership, the IIP found substantial evidence that a large amount of investment has

with a view to the future.

The bank disbursements were not properly filled out, the bank application forms had no supporting material to verify, thus, the person or persons responsible for the grant cannot be ascertained, the address of the alleged business was not stated, there were no credit investigation reports to support the financial capacity of the business to serve as back for the grant and most of all, the signature

The RBF report also cited instances that bank funds were being

used to pay for the obligations of pension companies that had been sold to the Legacy group. But it was made to appear that the payments were created by the bank's loans.

The report noted that the use of book funds to pay for obligations of legacy companies was a "clear case of conflict of interest" and "possibly" under the Private-Public Code. But the book already placed under PSC supervision, the PSC as a regulatory institution was "not in the proper position to file a criminal complaint."


The seven *Legyes-állások* (seals published by the MNP) and bank notes Bank of Hungary issued to Corbis. Five illustrate Bank of Yugoslavia, Bank of Poland, Bank of Czechoslovakia, Bank of East Germany, Bank of Bulgaria, Bank of Romania, Bank of USSR.

João Marques, and David Balle of *Mano
García (Nasa)*

"The Foreign Bankers has been monitoring these banks well before the global financial turmoil because of potentially risky and unusual banking practices," the report bank said in a statement.

The seven judicialized banks were part of a group that engaged the central bank in a legal battle that constrained the Banking regulator from taking action based on the findings of deficiency submitted by its customers. Earlier rulings by lower courts favored the banks' contention for that reason.

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Merchandise exports to Japan up 4.5%

By Rowen W. Domingos

MERCHANDISE EXPORTS TO JAPAN slowed down in the 10 months ending October, as the global financial crisis takes its toll on the Japanese economy.

Philippines exports to Japan from January to October grew by 4.5 percent to \$7.56 billion, slower than the 9.4 percent growth posted a year ago.

The Japan External Trade Organization and Philippine Imports from Japan rose by 11.2 percent to \$8.56 billion.

In the same 10-month period, Japan's trade surplus with the Philippines has risen \$1 billion of almost double the \$238.47 million a year ago.

As of mid-2006, shipments from the Philippines accounted for 1.2 percent of Japan's total imports worth \$643.57 billion.

Also, Japan's

shipments to the Philippines accounted for 1.2 percent of Japan's total exports of \$670.22 billion.

In October alone, exports to Japan rose to \$775.2 million while imports from Japan

were down by 8.8 percent to \$608.65 million.

The trend shows Japan's October as the second month the Philippines is \$26.45 million or just about a quarter of the \$115.6 million posted a year ago.



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Asiatrust nets P125M

ASIA TRUST BANK, a fresh bank that came mostly in an aggressive and small-scale industries, posted a net income of P125 million as the close of its fiscal year in June 2006. This, according to the bank, is a result of its effort to reduce profit while improving business operations and risk management systems.

The competitive banking environment and the volatile financial market in the second semester of last fiscal year (January to June 2006) caused the thinking of growth and development in leading banks for Philippine banks.

In a year that saw the collapse of the US and global banking systems, Asiatrust has grown its resilience by posting a profit of P125 million.

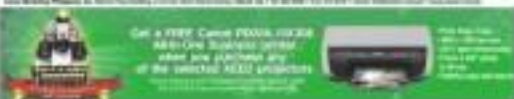
Domino C. Ong, president and CEO of Asiatrust Bank, reaffirmed the bank's conservative and integrated focus to help strengthen economic growth. Financially backed by several relevant activities in their corporate world, especially in these times.

No Free Lunch

From page 48

andly and even widely across the various industries and across within the Philippines.

Governmental aid and aid from other countries are not the only way to provide the needed "seed money" to start a business. Government aid is a limited, downward economic spiral. Additionally, they are called upon to do it in a coordinated way. If done properly, the multiplier effect from all of this should be maximized. All resources back up to their first goal, how long will it take? Don't hold your breath. Right now, it is becoming more and more difficult to start a business.



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genuine Microsoft Windows Vista
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ROUNDUP
CLSA votes No. 1 brokerage
VALUABLE PACIFIC MARKET, AN INDEPENDENT RATING AND ANALYSIS GROUP, HAS RATED THE TOP 100 PHILIPPINE SECURITIES FIRMS. CLSA RATED FIRST PLACE FOR 2007, BEATING OUT THE NEXT TWO FIRMS, BDO AND SECURITIES FIRST CORP.

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BDO Capital bags awards
BDO SECURITIES, AN INVESTMENT CORP. HAS BEEN AWARDED THE BEST CAPITAL MARKETS INVESTMENT BANK AND BEST INVESTMENT BANK FOR 2007 BY THE PHILIPPINE INVESTMENT BANKING ASSOCIATION (PIBA). BDO SECURITIES HAS ALSO WON THE BEST INVESTMENT BANK FOR 2007 BY THE PHILIPPINE INVESTMENT BANKING ASSOCIATION (PIBA).

SRA moves to ensure feedstock supply for biofuel production

174,236 hectares of land identified

By Roy A. Sison

IN ATTENDANCE OF A SURGE IN DEMAND FOR FEEDSTOCK, THE SUPER HEDGES Administration has identified 174,236 hectares of land that could be planted in sugarcane intended for ethanol production.

The SRA said the areas identified included "green areas or new land," including agricultural plantations, and existing farm areas.

Even if certain portions of the country's sugar plantations would be devoted for food and feed, the SRA assured investors that there would be more than enough sugar for consumption.

In the 2007-2008 season, sugarcane output reached 4.034 million metric tons, the country's 25-year high output of 2.685 million MT, SRA said.

Of the 174,236 hectares identified, SRA designated 100,000 hectares as sugarcane and 74,236 hectares as other crops. Green areas are those that are planted to other crops but are more suitable for planting sugarcane.

Designated as available land, the green areas included 29,448 hectares in Bulacan; 6,250 hectares in Zamboanga del Norte; 11,800 hectares in Zamboanga; and 4,800 hectares in Marikina.

The SRA also found 7,860 hectares of green areas in Agusan; 7,004 hectares in Surigao del Norte; 5,900 hectares in Cagayan; 7,500 hectares in Isabela; and 12,800

hectares in Misamis Occidental. More areas are available in these provinces if needed, the SRA said.

In the meantime, the SRA said 26,000 hectares of these identified areas are already in hand "primarily devoted to sugar ethanol but will be converted to ethanol production."

"This program's sufficient ethanol flow as a viable sugar will be jointly the conviction," the agency added.

SRA also showed that 7,800 hectares of the sugar land that would be used for production of ethanol for biofuel were in Central Luzon, 14,000 hectares in Mindanao, 14,000 hectares in Negros, 14,000 hectares in Iloilo, 14,000 hectares in Cebu, 14,000 hectares in Manila, and 14,000 hectares in other provinces.

Another 14,000 hectares were identified as "existing and expansion areas for feedstock."

"During 2007, we will conduct field site surveys from a sugar mill to the ethanol refinery," the SRA said. "These expansion areas will be those areas adjacent to existing sugar land that will be converted to sugarcane plantations for ethanol production."

The agency said 12,000 hectares are in Bulacan; 6,250 hectares in Zamboanga del Norte; 11,800 hectares in Zamboanga; and 4,800 hectares in Marikina.

The SRA also found 7,860 hectares of green areas in Agusan; 7,004 hectares in Surigao del Norte; 5,900 hectares in Cagayan; 7,500 hectares in Isabela; and 12,800

Oil exec uncertain on ethanol take-up

By Abigail L. Ho

AFTER GRIPPING PHILIPPINES for decades that will allow its facilities to handle ethanol, Ford Philippines Corp. managing director Alan Whitcomb has expressed appreciation that ethanol-blended gasoline might not be that well-received by motorists.

"We don't know if people will buy it, we just made a provision investment in our depot. The law says to do it, so it will be a challenge for us," he said. "But the law doesn't say to do it, so it will be a challenge for us."

"Before, the operation for blending gasoline with ethanol is not easy. But now that it is possible, we are going to do it in a larger scale soon," he added.

The BDO's Act of 2006 requires all gas stations to have a 10% ethanol-blended gasoline. But the law doesn't say to do it, so it will be a challenge for us.

The standard blend will be 10% ethanol-blended gasoline. But the law doesn't say to do it, so it will be a challenge for us.

likely to be at least 10 percent after two years.

"Of course, we will sell by then. The law says we have to," Whitcomb said. "We have to meet the law, so we will sell it. It's not a challenge of implementation, but the biggest challenge is the question on whether the consumers buy it. We also have to get the BDO approval of the Chairman of Automotive Manufacturers of the Philippines (CAMP) for ethanol."

In terms of supply, in 2007, BDO said it was already selling ethanol-blended gasoline, but it was not yet in ethanol-blended gasoline.

"We are not yet in ethanol-blended gasoline, but we are going to do it in a larger scale soon," he added.

"Before, the operation for blending gasoline with ethanol is not easy. But now that it is possible, we are going to do it in a larger scale soon," he added.

The standard blend will be 10% ethanol-blended gasoline. But the law doesn't say to do it, so it will be a challenge for us.

Cement firms slowing down operations

THE PHILIPPINE CEMENT INDUSTRY is slowing down its operations due to the global financial crisis. The industry is slowing down its operations due to the global financial crisis. The industry is slowing down its operations due to the global financial crisis.

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Grand Philippines was also expected to be in a similar position. The industry is slowing down its operations due to the global financial crisis. The industry is slowing down its operations due to the global financial crisis.

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ZAMBANGSA CITY ELECTRIC COOPERATIVE, INC.
(ZAMCOOP) Incorporated
INVESTMENT FOR PRO-SUBSIDIZATION AND TO GO
The Zambanga City Electric Cooperative, Inc. (ZAMCOOP) is a public utility company. It is a public utility company. It is a public utility company. It is a public utility company. It is a public utility company.

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DTI seeks hub for RP goods

By Rashed N. Domingo

THE GOVERNMENT OF TRADE AND Industry and state local governments are in talks with the owners of the Coastal Mall by the Manila Bay on the establishment of a permanent trade center to promote locally manufactured and processed goods.

Jose L. Araya, president of the Federation of Philippine Industries, said in an interview that the initiative would be part of a P10-million program to promote locally manufactured goods and services programs.

"I joined a meeting during the first week of December and a lot has happened in principle that the government and local government would be used to the program," he was said.

"This will be a self-sustaining program on the side of P10 million, which will pay for the use of the commercial space, would create de-

Coastal Mall considered as venue for center

velopment," he added, "and that the program would help the DTI demonstrate the power of locally produced products, especially among government agencies."

Local government, Trade Undersecretary, Jose M. M. Cruz said a budget for the program was already in the hands of the government.

Cruz explained that a permanent base in Manila intended for stores, retail and manufacturing space from

the provinces would provide a central support for business activities in the region.

He said the program will focus on the trade center that would help promote regional products to the rest of the country and the world.

"We developed in the Export Development Council initiative an administrative framework to support the program, including the need for promoting small and medium-scale export ventures and an export development zone."

"The program, which would be used to implement the Export Development Plan 2004-2008, would be in the form of a P200-million Export Development Fund that the government set up in 2007."

DTI expects such a fund will help in implementing an aggressive and global marketing initiative that would cover Asia, the Middle East, Eastern Europe and the Americas.

Slowdown to hit RP exports, remittances, Citigroup says

By Maria C. Quinsac

THE GLOBAL ECONOMIC DOWNTURN will likely reduce in less than six months the export and remittance inflows to the first quarter of next year, Citigroup says.

"Global capital flows and demand in commodities are likely to be more sluggish and liquidity more dry, leading to higher interest rates, more and less investment, credit and income risk," the bank says.

"It is likely to hit the export and remittance flows, which are the main source of foreign exchange for the Philippines. Citigroup expects the Philippines to see a 10% decline in exports and remittances in the first quarter of 2009."

In the case of the Philippines, Citigroup expects the impact on exports and remittances from overseas Filipinos to be significant. The bank expects a 10% decline in exports and remittances in the first quarter of 2009.

last year, thus putting more Filipinos in a bind.

And Citigroup expects a 10% decline in exports and remittances in the first quarter of 2009.

Remittance to 4.4 percent in 2008 would increase to 4.4 percent in 2009, according to Citigroup. Citigroup expects the Philippines to see a 10% decline in exports and remittances in the first quarter of 2009.

Manila said the impact of the global economic downturn would further strain emerging markets in 2009, adding that long-term growth and more aggressive programs in emerging markets will likely suffer from the shock of the economic crisis.

"The magnitude of the external shock is exposing external vulnerabilities in your economy, corporate and banking balance sheets," he said.

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The funnest iPod ever.
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Color rocks. Turn up the color.



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In three new colors.



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Pair your gifts with these essentials from Apple:



MobileMe

The simple way to keep everything in sync. MobileMe keeps your data, contacts, and calendar up-to-date across your iPhone, iPod touch, Mac, and PC. You also get help with syncing and online storage. In important files. And you can manage it all from anywhere with the new web application, at www.me.com.



iWork '08

Enjoy the way you work. Streamline your processing and creative work. iWork '08 includes iPages, iKeynote, iMovie, iPhoto, iWeb, and iWork. iWork is compatible with Microsoft Office, so you can work in the same way as you always have. iWork is available at www.apple.com/iwork.



Airport Express

The compact, 11.5" x 4.5" x 1.5" device. For Mac and Windows. Connect to the Internet, print, and stream iTunes music to almost any device. The Airport Express is the perfect companion to your Wi-Fi network.



Mighty Mouse

Single button simplicity. Multitouch versatility. All wireless. Apple's innovative Mighty Mouse is now wireless. It's sleek, it's fast, it's the perfect companion to your Mac or PC. It's the perfect companion to your Mac or PC. It's the perfect companion to your Mac or PC.

Uthman and Fisher have sought a two-year extension from the Mines and Geosciences Bureau for the completion of a geosustainability study.

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Sony shows might and power in exhibit

important plant in the ripening-ripe

Any Edge 2008 was also a venue for the company to showcase key "breakthrough" products that feature pioneering technologies.

points of interpolating knots three times more than the current 100 in implementations of LID. This could be the market today.

The Sata T is the world's first ever back to have a "video-capturing" function, while the Cyber Shot TTY is the slimmest camera with an optical zoom window and Quick Zoom Effect.

The 70.5-lb (32-kg) in the middle and lightest full HD camcorder. The RM05-5790, part of the "MiniLine" series, is a "mini camcorder" made by Sony. The RM05-579000 camcorder also has a mini camcorder feature. The recently launched RM05-579000 is a 34.5-in. (88.9-cm) full HD camcorder.

SONY'S best-selling VHS videocassette

"With this exhibit, we would like people to touch and feel these technologies, and have an experience of the products beyond images," said Toshiya Hagino of Sony Philippines during the opening of the show.

All products on display are already out in the market, and everyone can avail of "new deals" through the Sony Christmas Treasures 2009—a prize offered in appliance stores that will run until Jan. 18, 2010.

These devices, part of the "Fullness" series, are described to be "noise-canceling" music players.

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PERFORMANCE*

Western International Security 2000	30.1	14.1	6.0	22.7	22.8
SEI/Seiwa Trust Security 2000	4.35	170	4800	978.8	111
Wageningen Internal Security 2000	0.03	44.1	10.8	88.9	87.4
Western Internal Security 2000	4.48	1.68	12.1	38.2	12.1
East Africa Internal Security 2000	1.09	399	10.1	88.6	1.09

² Source: *Healthcare Industry Association* (2005), *2005 Healthcare Industry Outlook* (June 2005). <http://www.healthcareindustry.org/pressroom/20050601.htm>



The 10th Annual Research Symposium is Back on 2000. It's a chance not only to hear the latest findings in the field, but also to hear from the authors of the research. The conference is held at the University of California, San Diego, and is a must-attend for anyone interested in the field.



"This is certainly the strongest, most credible American... in any of the top secret areas it covers... all the best information about the world and it's the most [different] thing."

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[illegible]

Best Overall Detection Rate**

[†] Number of patients and days during the use of each of specific resources in the period of 1 January 1995 to 31 August 1995.

¹² <http://www.fishbase.org>. This website is continuously updated and provides information on 29,000 fish species.

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FEATURES IN BRIEF

Bullish on Caraga
THE PHILIPPINE GOVERNMENT'S push to develop Caraga as a major economic zone is attracting investors from the United States, Japan, China and other countries, according to a report by the Philippine Development Bank (PDB). The report says that the region's strategic location and abundant natural resources make it an ideal area for investment.

e-Services 2009 Awards
THE DEPARTMENT OF Trade and Industry, through the Center for International Trade Expositions and Exhibitions (CITE), is now accepting nominations for the e-Services 2009 Awards. The awards recognize excellence in e-commerce and digital services.

McKinley Hill generates ST jobs
THE NEWLY established McKinley Hill Corporate Park in Fort Bonifacio is now about to become a major employment hub, generating 10,000 jobs in the vicinity. The park is expected to attract a wide range of businesses and industries.

Chikka now in Italy
MILANO-BASED CHIKKA, creator of the popular instant noodle brand, has opened its first European branch in Italy. The company is looking to expand its market share in the continent.

McKinley Hill generates ST jobs
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the land and meet successful need it push to develop Caraga, and McKinley Hill Corporate Park. The report says that the region's strategic location and abundant natural resources make it an ideal area for investment.

New Sun Shop opens
SUN SHOP recently opened at the City Square Shopping Center in the City Square Shopping Center. The shop offers a wide range of clothing and accessories for men and women.

Chikka now in Italy
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McKinley Hill generates ST jobs
THE NEWLY established McKinley Hill Corporate Park in Fort Bonifacio is now about to become a major employment hub, generating 10,000 jobs in the vicinity. The park is expected to attract a wide range of businesses and industries.

Subic, Clark find ways to cope with crisis

By Rosette Orjeda
Bureau Chief, Latin

Star of the year

CLARK PROPERTY—THE CLARK PROPERTY CO. has been the Philippine government has imposed on Clark and Subic. The two ports are now open to the public and the Clark and Subic ports are now open to the public and the Clark and Subic ports are now open to the public.

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EXPERIENCE The Subic Bay Property is learning the top investment lessons in Central Luzon.

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Do organizations have a personality?

By Joseph J. Sanchez
and Glenn M. Henderson

IN TODAY'S FOR THE 21st century, organizations are pressed to provide job satisfaction. A good reason why they should jobs that they company. While many companies in the world are not doing so well, the ones that are are the ones that are doing so well.

WORKPLACE WISDOM
The 21st century 100 organizations described in general, people and culture. The 100 organizations described in general, people and culture. The 100 organizations described in general, people and culture.

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AN EYE ON THE ACTION



Members at reception during the event



PLDT's Dr. Roberto Arce and GGGI's Dr. Giovanni Gagliardi

PLDT's Robert Raza, President Robert Raza, Raza Raza Inc. CEO, and the Raza Raza Group's Mr. and Mrs. Raza Raza, and the Raza Raza Group's Mr. and Mrs. Raza Raza



PLDT's Dr. Roberto Arce and GGGI's Dr. Giovanni Gagliardi, PLDT's Dr. Roberto Arce and GGGI's Dr. Giovanni Gagliardi, PLDT's Dr. Roberto Arce and GGGI's Dr. Giovanni Gagliardi

It was a night of service, done and dusted at the Members Only Club at the First Global City. Once you stepped through its imposing doors, you may have as well stepped back through time into the years of Prohibition, when gangsters ruled and played.

Men in tuxedo hats, scarves and models, along in super-pink, rather basic, all of them moved through the mist and smoke in jazz and a touch of the Elton John. But wait and look again, these men and women were also the top business owners in the country and members of SME Nation present for the much-awaited Watcher launch.

People of course laughed at the irony from the start. How can real gangsters and crooks now hope to get away, now that Watcher is ready and online? Beautiful girls surrounded everyone as they walked through crowds, saying "You are being watched!" in their arms they carried laptops displaying multiple camera views of Members Only's live floor area.

As the evening's entertainment rolled on, two lively singers roared up the crowd for the evening's climax: a mesmerizing dance number by no less than world balloon champion Edna Lodiola and partner. For this evening the choreographed a routine that embodied the best of 20's ingenuity flair.

What everyone was talking about of course, was the revolution in business monitoring and surveillance that PLDT Watcher will give to business owners all over the country. The solution uses a combination of IP cameras, custom sensors, special software and the strongest PLDT network to give owners real-time visual monitoring capability over a PC, laptop or even their 3G mobile phones. Business owners' best interest at the convenience and ease of use that the solution promises to deliver.

The livecast with Watcher laptops continued to move through the crowd and the divide formed at the special raffle awarded this one-year Watcher subscriptions, and an Asus notebook with a free NetRise subscription. Not much later the evening indeed turned several shades more festive and wild. Many were dancing and on the verge of tangling with each other, but how could they really? Somebody was undoubtedly watching.



PLDT's Dr. Roberto Arce and GGGI's Dr. Giovanni Gagliardi, PLDT's Dr. Roberto Arce and GGGI's Dr. Giovanni Gagliardi



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PERSONAL FINANCE

Buying a house when the world is in crisis

By Mr. Sales Daplan
Inquirer Staff

FRANCISCO No. 2 House, heart of operations and marketing, at Apple Land International Sales

JULY 24, 2008 TO THE END OF 2008, the October 15, 2008, the world is in crisis. It is time to watch the economy decline and home prices drop from "For Sale" to "On Sale." Given the economic crisis, the gripping households across America, the ended up doing for home-buying spree

very quickly.

As the world is in crisis, the only one stepping up to the plate. In the times of crisis, the Chinese are taking advantage of the drop in home prices in the United States. Similarly, those who have the cash either for outright purchase or down payment, have good credit standing, are employed in stable companies and are generally financially healthy

FRANCISCO



Ombel L. Barba, general manager of Apple Land International Sales

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BUSINESSMonday

Succeeding
with a pound of
will and passion
in equal parts



LIVESTOCK

See Manuscript 44, vol. 1, folio 10v

LET'S TALK MAN

When it comes to KinDote's overall direction, strategic management and business strategies, Ben Villaliquete is the man, or rather, the person who tells the story.

Incubate, Training and Development is a company that S&P started in 2005. It provides industry-leading human resources solutions to assist East African traditional companies to flourish.

In just three years, Shindler led Borel-Arce from a startup company with no revenues, to one that has expanded to four cities across the nation with 30 employees, half of whom are trainers. The company has since expanded to a 100-person growth.

"I had all the doubts in the world when we were just about to open our first store in Cuba," says the chairman in an exclusive interview. "But I was going to do my business where I could earn."

Test-retest reliability

Upstar invested a total of \$75 million to put up the company, which focuses on providing co-ty-and-100 solutions—from sourcing and recruitment, executive search, training and development, and 100 and business consultancy.

Basically, they train people—many of whom aspire to become full state agents—to fit the jobs for which they are seeking.

In just five months, the company fully recovered investments—grossed off here—that the business is doing better than.

Riba decided to put up the first branch in Cuba, the company's head office, because of the growing labor demand of the oil sector industry. Riba believes in the Filipino's ability to excel in the oil sector industry with the help of effective training.

"I am determined to help the call center industry grow bigger and better in the country by providing it with excellent business solutions," the 38-year-old executive

Her entrepreneurial spirit, she said, started kicking in high gear when she was just a child, not more than 10 years old, at home. She remembered buying chocolate in the store and smelling it to her sweet satisfaction on arrival.

Extra money

The 18th of the children, Mike migrated to Los Angeles to the United States with his family when she was five. She was 14 when the family came back to the country for good.

Ross said she would make extra money by babysitting or by going door-to-door, selling all sorts of crafts (phone cards, greeting cards). She would also make up only to go with her dad and help out in the restaurant.

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PLDT offers Wi-Fi bundle

FOR A BUSINESS TRIP? Barlow's on technology is still a long way from its establishment's heyday: these days it's a must.

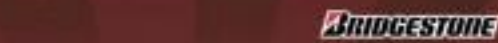
PLZTYPING: Barlow's now offers mail and in-house word processing for small and medium-sized companies yet another competitive edge through its VLSI.

The 5010i bundle is part of PIVOTAL's range of products and services for a wide range of business needs.

With the Wi-Fi handle, the outside ports of HJCE (right), subscribers may serve as Wi-Fi hotspot, providing high-speed Internet access to customers carrying Wi-Fi-ready devices such as laptops.

For example, using coffee shops and fast food restaurants are other well-known as Wi-Fi zones in restaurants, hotels, shopping centers.

They can create their preferred Wi-Fi access pricing policies and promotions, while getting the full proceeds—no need to share revenues with Wi-Fi providers.



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Toyota Balintawak North unveils new showroom

"Toyota Balintawak North is only a few minutes walk from the newly reopened SM North Edsa, now known as RP's largest mall and the third largest mall in the world. Visit us today."

A new look, a new feel and the same first class service.

These are vital present and future customers of Toyota Balintawak North can look forward to after it recently unveiled its redesigned showroom and offices to coincide with the company's 10th anniversary celebration.

With a bigger and better showroom that can now fit a total of eight units complete with customer-oriented facilities, Toyota Balintawak North is ready to step up the game for Toyota's drive to stay on top of the race for vehicle sales in the country.

"The decision for the major showroom and office renovation was made easy by the fact that we had competent and forward driven people," said Carlos Tibon, national vice-president of TBM.

The National Customer Design Consulting group put a sense of elegance into the showroom and guests will definitely have the first-class ambience while checking out the latest offerings of Toyota.

Indeed, Toyota Balintawak North is a welcoming multi-faceted organization and represents facilities.



TOYOTA Motor Philippines president Norio Kuroki, Tibon Oben cut the ceremonial ribbon. Looking on are, from right TBM president Ray Oben, Service Guarantee of TBM, Koichi Takagishi of TBM and TBM EPP-Cares Oben.



TBM vice-president Toyota Balintawak North, Atty. Reginaldo Oben (left) and vice-Cares.



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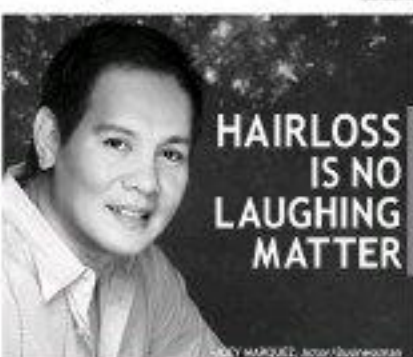


Portrait of hope by Amoroso

Fausta Labrador was a school founder, papal awardee, a true worker in God's vineyard

By Maria Lourdes B. Abadilla
 Contributor

MANY OF US ARE UNAWARE that Fernando Amoroso, the country's first National Artist, had left us a legacy of extraordinary significance: the portrait of Fausta Labrador, a saintly woman born Dec. 19,



HAIRLOSS IS NO LAUGHING MATTER

JOEY MARQUEZ, actor/producer

"I've been a comedian for a long time. I'm used to being the butt of jokes. But I can still be touchy about my appearance. When I started experiencing hair loss, people made jokes about it. I was even called 'Alopecia' because my bald spot was increasing to the size of a hairdresser's cap! I tried to not let it bother me out, the truth was it did. Spondy with less hair you look older. And I'd rather be seen as classic, not old. I tried special shampoos and topical injections as States but with no success. Then I went to Svenson. After three weeks I saw a big difference. Now, when people ask me, 'Is it a wig? A transplant?' I say, 'No, it's my real natural hair! It's Svenson.'"

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BOOK LAUNCH Several members of the Cultural Center of the Philippines hosted Olmedo, (second from left) and publisher.

Book launch reaffirms Olmedo's place in Philippine art

By the author of the book

The recent formal launch of the book *Olmedo: The artist as a man of letters* by Allan Olmedo, reaffirms the significant role played by Olmedo in the history of Philippine art. The launch was attended by the artist's wife and daughter, Gloria Olmedo-Armata, who is currently residing in the United States, and the artist's youngest daughter, Anna Olmedo-Armata, who is currently residing in the United States. The book, which is a collection of essays and interviews, was published by the Cultural Center of the Philippines. The book is a tribute to the artist's life and work, and it is a must-read for anyone interested in Philippine art. The book is available for purchase at the Cultural Center of the Philippines.



ALLAN OLMEDO, author of the book *Olmedo: The artist as a man of letters*, is seen with his wife and daughter.



ALLAN OLMEDO-ARMATA, author of the book, is seen with his wife and daughter.



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ALLAN OLMEDO-ARMATA, author of the book, is seen with his wife and daughter.

Portrait of hope by Amoroso

By the author of the book

1958, in Taguig, Taguig. At age 20, she founded Colegio del Sagrado Corazon de Jesus, a charity school for poor children that has evolved into what is now known as the College of the Holy Spirit in Taguig. It is a school that has become a source of hope for many children in the area. The school is a testament to the power of faith and hope. The school is a source of pride for the community. The school is a source of inspiration for many children. The school is a source of hope for the future.

Amoroso, identified the signature of these roles and recognized the dedication Amoroso, founder of the school. She has been a source of hope for many children in the area. The school is a testament to the power of faith and hope. The school is a source of pride for the community. The school is a source of inspiration for many children. The school is a source of hope for the future.

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Authenticated by NHI

The portrait has been authenticated by the National Historical Institute (NHI), according to the NHI. The portrait is a source of pride for the community. The portrait is a source of inspiration for many children. The portrait is a source of hope for the future.

Letter to the Editor

Indeed, the portrait should be a source of pride for the community. The portrait is a source of inspiration for many children. The portrait is a source of hope for the future.

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Celebration of Mindanao theater

By **Hazel Padilla**
Contributor

FROM AGUSAN TO ZAMBOanga, they all came to Rodolfo Lind in Cagayan de Oro City for the recent Mindanao Theater Festival. And thereafter all over the country had been singing and taking notes!

Some of thrilling original productions were presented during the festival, born from a two-day workshop that first pointed sharp pencils and the compass, then, to an intricate design, so careful that every note is singular but, to an original identity, to create four contemporary theater writers and performed in English.

Like to describe a gripping performance, it by talented folk from Iloilo City and a moving performance by indigenous youth from Bohol.

"We are very excited that the cultural scene in Cagayan de Oro City, which brings together hundreds of actors, theater practitioners who represent even their own generation of cultural workers, with multiculturalism, can bring us to a more developed state



CULTURAL THEATRE Movement (CTM) president, Rodolfo Lind, speaking at Cagayan de Oro City, which hosted the Mindanao Theater Festival

of our position," said Lind, director of Mindanao, the cultural network in Iloilo.

Founded by the National Commission for Culture and the Arts (NCCA) and managed by the Rodolfo Lind Festival (RLFF) Foundation, in partnership with Mindanao and the City of Cagayan de Oro, the "Mindanao Theater Festival" is the Mindanao Theater Festival

CELEBRATION 11

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MOVING FORWARD: UST Conservatory student performing talents during the closing of the concert of the Eastman School of Music.

It showcased the most promising talents and the most versatile batch coming from the UST Music Conservatory



UST CHRISTMAS GALA

A concert like no other

By Felix A. Torres

Photos by Marvin Hernandez, Post Office, Junior Editors and Staff
Alvin Quinsion

IF THERE WAS ONE thing remarkable about the 10th Christmas Gala Concert presented by University of Santo Tomas (UST) Thursday last week, it was the fact that it showcased the most promising talents and the most versatile batch coming from the UST Conservatory of Music.

The concert opened with its musical director's arrangement of "Christmas Is Here," which was led by the UST Brass Ensemble and the Percussion Ensemble.

"Christmas Collection"—introduced by Herson Ramon—led the final ensembles under the final conductor, which included the UST Brass Ensemble and the Percussion Ensemble.

As though there were no end to the Christmas celebration, the UST Brass Ensemble and the Percussion Ensemble led the final ensembles under the final conductor, which included the UST Brass Ensemble and the Percussion Ensemble.

A word of appreciation to the UST Brass Ensemble and the Percussion Ensemble, which included the UST Brass Ensemble and the Percussion Ensemble.

was for the more part powerful, followed by the UST Brass Ensemble and the Percussion Ensemble, which included the UST Brass Ensemble and the Percussion Ensemble.

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METRO MANILA		FODIUM		CINEMA 1	
<p>THE DAY THE EARTH STOOD STILL</p> <p>12.11.08</p> <p>SEA MONSTER</p>		<p>THE DAY THE EARTH STOOD STILL</p> <p>12.11.08</p> <p>SEA MONSTER</p>		<p>THE DAY THE EARTH STOOD STILL</p> <p>12.11.08</p> <p>SEA MONSTER</p>	
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LUZON		VISAYAS		MINDANAO	
<p>THE DAY THE EARTH STOOD STILL</p> <p>12.11.08</p> <p>SEA MONSTER</p>		<p>THE DAY THE EARTH STOOD STILL</p> <p>12.11.08</p> <p>SEA MONSTER</p>		<p>THE DAY THE EARTH STOOD STILL</p> <p>12.11.08</p> <p>SEA MONSTER</p>	
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WATCH AT THE NEWLY-OPENED SM CINEMA BALIWAG!

SM CINEMA

12.11.08

THE DAY THE EARTH STOOD STILL



By Ernest G. Velasco
and Gerry Pigo, Contributors
Rising to the Challenge

Talent, when it sizzles

OF RECORD. He says, "She's not
a singer or a photographer."



Review

PLAZA *For every spring, Mariah Carey, Madonna, Cher, and the rest of the pop divas have their own season.*

A woman with dark hair, wearing a black dress and a large, ornate necklace, is shown from the waist up. She is looking towards the camera. The background is slightly blurred, showing other people in a social setting.

A few members of the audience rebuked a youth for "more dining treatment" and gave songs like the global haven's done before. The atmosphere is hard to capture.

On the other hand, there is much to be learned from Kahn's built-in caution here. It was also who believed and insisted that it could be done, and the fact that such a feat was pulled off means very well, indeed, for the hard-core engineers.

All flowers - no filler, indeed Fluo introduces a pure rose colour ranging set. The low quality are hand tied with the traditional flowers and natural grass giving you a fresh option. All bouquets - a perfect accompaniment for any wedding. You can choose from 24 different color themes to match the wedding of your dreams.

Each package comes with a 30-inch Reusable, 4-Bridlewood Bouquet for Maid of Honor and 5 Bridlewoods, 2 wine cruizers (for the mother of the bride and groom), 3 Flower Girl Parasols, and matching buttonholes for the male partners in the group. There is an option to add or deduct flowers for bigger or smaller weddings.

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domestic financial markets cooled a few days prior) and this took a slight toll on revenues, forcing down revenues, especially foreign, more than local.

The *Ames* Regulars, especially solo-experimented those of the other flares, seemed happily oblivious of this, because their shots destroyed everything that was exported. There would be lost loads, suspecting shots, including first very arrangements well understood by Louis Orange despite the at least less-than-positive results.

And then comes *Beginner*, who is asked to play the piano and then get with her singer-high mates. She was offbeat in both assignments. In fact, more like some, only *Beginner* got a profit score for our tab to show, with Rob, Donna and Pops providing the perfect grounding balance to her occasionally over-the-top behavior.

In July 2006, the support among the girls was clear and that, girls may be playful and taking, sometimes immature, but, We should not have that it was difficult to decide who to look at when all four were performing although, as he says, Papa was the best dancer, absolutely.

So, let's not forget the visual box. The speaker's grand entrance is black and lit by Jay Vincent (who pronounced their honeymoon and prairie take an "Illinois" Houston's "Queen of the Night," to Vogue's "For Your Mind," and Chelsea

They celebrated Minnie with a House Party cake, as given by Oliver Tildesley. When it came time to toast the date-defining Madonna, the girl came out in stunning ensembles by Roberto Cavalli.

The show was especially noteworthy for Supina and Regine's rendition of Bryan Adams' "Have You Ever Really Loved a Woman" was the least liked and, it seemed to us, the most interesting and, therefore, the best. Ruby and Zanele's Ameri-
can music video ("Sweet Dreams," "Here Comes The Rain Again") was unimpressive, such as to say.

Mastered with CBT

They were most successful and popular in the OSHA clinics portion, and were one in citing the "amazing" arrangement by Bob Brown, *Washington Post*.

As expected, Salt stood up as the much-contested, usually, Hot Dudes' desecrating special occasion for her former Beauty class, the high-energy "Sopranos' World." Page climbed with a string of E! channel hits, Sophie's medleys of Don Milliken's "And I Love You," "I would never not to be the most self-indulgent, post-rock, nothing to panic in the fall. What the Internet says was different, please include her from the first."

While "Diner" will surely be remembered as a well-liked generation, there was a little more to be desired in terms of innovation. The



PCPS, looking upward, proved the most effective device of the four.

GET INTO C/S9 PRIMETIME!

THIS WEEK

[illegible]

PRISONBREAK
Current Season
TUESDAYS 8PM

Book on Free TV 55.5 and 55.10 in Major Cities National



EUREKA! *Queenie N. Lee-Chua*



Christmas puzzles

Puzzles are not only fun and challenging, but they sharpen our minds and help us solve problems creatively. Here are some puzzles for you to try.

In moving houses in the United States, most people change their addresses regularly. So, it's not surprising that many people have moved to new homes recently. Here are some puzzles for you to try.

Let's do some puzzles in the United States. Most people change their addresses regularly. So, it's not surprising that many people have moved to new homes recently. Here are some puzzles for you to try.

Language

How good is your English? Anagrams are fun and challenging. Here are some puzzles for you to try.

How good is your English? Anagrams are fun and challenging. Here are some puzzles for you to try.

Puzzle 1: Look at the three words: NAME, TENDER, DARLING. What two words will you combine to form a synonym for the remaining word?

Science

Propane is a gas derived from petroleum during processing. It is commonly used for heating, cooking, and lighting. Here are some puzzles for you to try.

Puzzle 2: You are in a room filled with 100 percent propane gas. What should you do to survive?

History

On the gallows, knights and their ladies of the Middle Ages were often executed. Here are some puzzles for you to try.

Puzzle 3: What action carried out by knights because of their armor still remains to this day, when nobody wears armor (except for actors in movies)?

Logic

Logic is a way of thinking that uses reason to solve problems. Here are some puzzles for you to try.

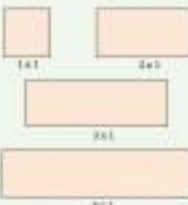
Puzzle 4: Five suspects, one of whom is guilty, are interrogated separately by the police. They have come up with the following statements. Only three of the statements are true. Who is guilty and why?

Anna said, "Emma did it."
Benjamin said, "I was not the one who did it."
Christina said, "Emma is not guilty."
Dennis said, "Anna is lying when she accused me."
Emma said, "Benjamin is telling the truth."

Geometry

The area of a rectangle is 10 square units. Here are some puzzles for you to try.

Puzzle 5: Put four non-overlapping squares on a table. One piece is 1 cm x 1 cm, the second piece is 2 cm x 1 cm, the third piece is 3 cm x 1 cm, and the fourth piece is 4 cm x 1 cm. Your task is to arrange them on the table so that they form a perfect square. How do you do this?



Problems, send your solutions to the editor. We will not send your answers unless you request them. Here are some puzzles for you to try.

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Gifts that teach

Playing Santa soon? You can be a big hit with the kids if you give toys, and an even bigger hit with the parents if your gifts foster creativity and learning.



Time will tell

If there is a learning idea, there is a clock. Here are some puzzles for you to try.



SPEED has a top speed of 100 mph. Here are some puzzles for you to try.



Dear diary

Make it more fun to write your diary. Here are some puzzles for you to try.



SEE and Spell

Play and learn

The 'Puzzle' of life. Here are some puzzles for you to try.



LIGHT and Sound

Game from Learning Resources



WOODEN

Assessing Reading Skills from Melissa and Dong



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- Hands On Training: Substation Testing
- Designing Electrical Overhead Distribution/ Transmission Lines

ENROLL NOW!



What I've learned Food for both body and spirit

BY TERESA M. AMEN

SPRING 2008: I spent my first year in Manila, Philippines, as a Peace Corps volunteer. I was in Manila from August 2007 to August 2008. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

One of the most important parts of the volunteer experience is building a relationship with the community. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

When we landed in Manila, the US and the Philippines were in a difficult situation. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

Everyday there were small moments of joy. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

American food was not uncommon. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

I will never forget the first time I cooked a Filipino dish. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

The most important part of the volunteer experience is building a relationship with the community. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

When we landed in Manila, the US and the Philippines were in a difficult situation. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

Everyday there were small moments of joy. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

My mother and I were cooking. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

I will never forget the first time I cooked a Filipino dish. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

The most important part of the volunteer experience is building a relationship with the community. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

When we landed in Manila, the US and the Philippines were in a difficult situation. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

Everyday there were small moments of joy. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

the first thing you will notice is how much you are in the Philippines. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

I will never forget the first time I cooked a Filipino dish. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

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Everyday there were small moments of joy. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.



Amy Besa

Photo: Amy Besa

Three more children that were orphans. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila. I was in Manila for 170 days in the beautiful city of Manila.

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INQUIRE IN EDUCATION

THE LESSON PLAN CONTEST WINNER FOR NOVEMBER

Graphing it

This simply made graph submitted by Ms. Liza M. Dela Cruz, a teacher at the Department of Education, Division Office, Marikina City, is one of the winners of the contest.

Objective: At the end of the lesson, the students will be able to read and interpret data presented in a line graph.

Materials: Graphing board (optional), Student Activity Sheet, Teacher Resource Sheet, clipper, paper, markers, eraser, ruler, and a line graph.

Procedure: Present and read to the class the story in Teacher Resource Sheet 1 and then ask the following questions:

1. How tall was Leo at the age of 7? (110 cm)
2. How much weight did Leo gain in 1 year?
3. How much weight did Leo gain in 2 years?
4. How much weight did Leo gain in 3 years?

Presentation of the lesson: Present the line graph that shows the weight of Leo at different ages.

Teacher Resource Sheet 1: Make a line graph to show the weight of Leo at different ages.

1. What is the title of the graph?
2. What is the title of the graph?

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Activity Sheet 1



Directions: Read and interpret the line graph and answer the following questions.

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Peso-dollar exchange rates

Source: The official government and Philippine Statistics Authority. Table 1: The exchange rates of the Philippine peso (P) to the US dollar (US\$) from 2007 to 2008.

Date	Philippines at 1 US
Nov. 13, 2006	66.3
Nov. 14, 2006	66.5
Nov. 15, 2006	66.6
Nov. 16, 2006	66.8
Nov. 17, 2006	66.7
Nov. 18, 2006	66.7